MONTGOMERY COUNTY 457 DEFERRED COMPENSATION PLAN

You are now able to change your bi-weekly contributions to the County's 457 Deferred Compensation Plan at any time, effective for a future pay period of your choice, using the *ONLINE* INTRANET Deferred Compensation Change System. Previously, you could only change your contributions quarterly during a Deferred Compensation Plan Open Season by completing a paper form. You may continue to change your contributions quarterly during an Open Season using the paper form *or* you can make your changes at any time by using the *ONLINE* Intranet Deferred Compensation Change System.

IMPORTANT:
Since this is an *INTRANET* system, you must use a computer that is connected to the County's network. If your computer cannot connect with the County's network, you may use the terminals located in the Office of Human Resources (OHR), 7th floor, Executive Office Building (EOB) or a terminal located in the EOB lobby which has *INTRANET* access. Also, you need to use your County network user ID and password to login to the system. If you do not have one, please contact your department's Information Technology Specialist to establish one.

If you are enrolling in the Montgomery County Deferred Compensation Plan for the first time (e.g., as a new hire), you will need to initially enroll and elect your contribution amount through the OHR Benefits Team.

<u>**HOW TO LOGIN TO THE SYSTEM**</u>
The Deferred Compensation Change System is part of the OHR Online System illustrated in *Figure 1* below.

Figure 1: Online HR Services Center Home Page
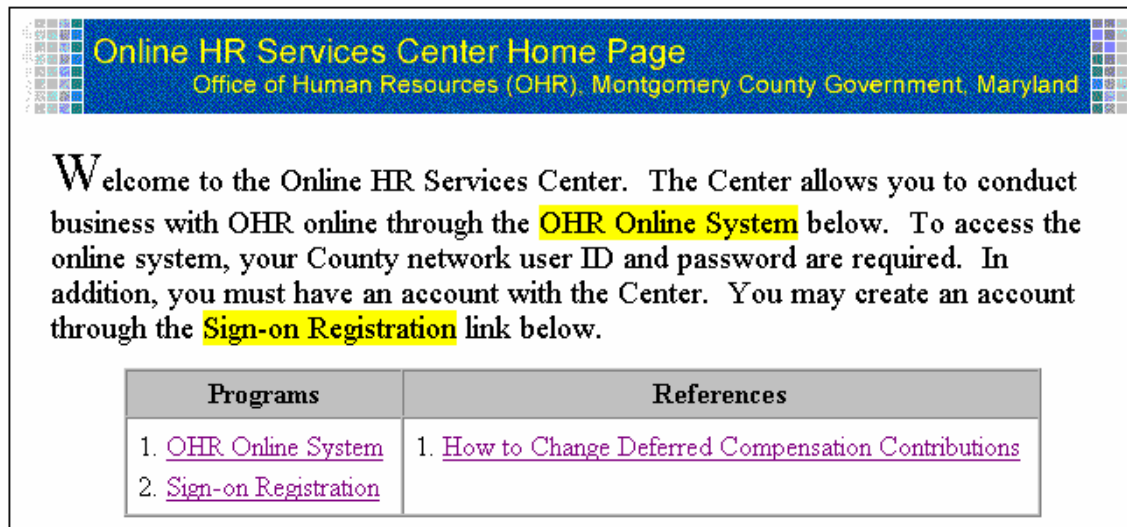
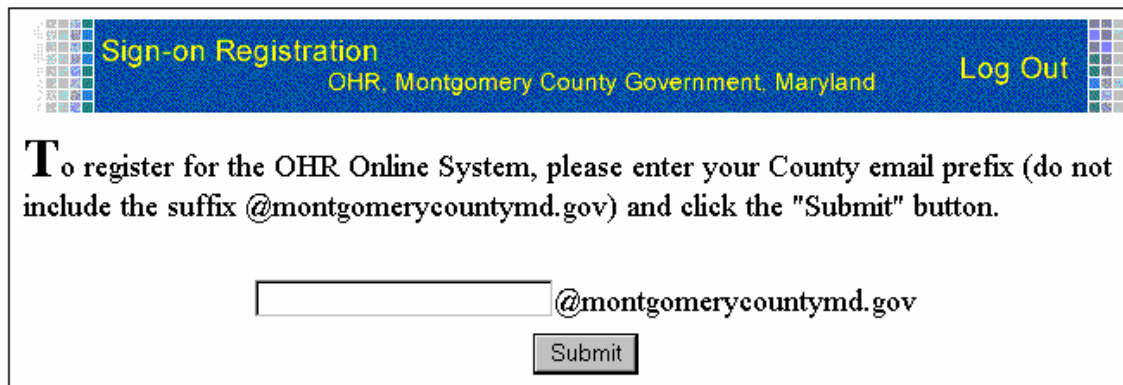To access the system, you may follow the sequential steps below:
1. Access the County's Intranet portal by clicking http://portal.mcgov.org.
2. Access the OHR Home Page by clicking "Human Resources" listed in the left panel of the County's Intranet portal. *(Note, if you do not see "Human Resources" in the left panel, your computer is not connected to the County's*

network system. In this case, you may use the terminals located in the EOB lobby or in OHR.)

3. Access the OHR Online System by clicking the Online HR Services Center listed in the left panel of the OHR Home Page.

To access the OHR Online System, you must open an account through the "Sign-on Registration" link in *Figure 1* above by submitting your County email address (see Figure 2 below). If you do not have an email address, please contact your department's Information Technology Specialist to establish one. After the submission, your registration request will be reviewed and an email notification will be sent to you confirming your registration. Upon completion of this one-time registration process, you will be granted access to all current and future programs in the OHR Online System.

Figure 2: Sign-on Registration Main Page

Once you receive the confirmation, you may login to the OHR Online System by providing **your County network user ID and password** (see Figure 3 below). **If you do not have a County network user ID and password, please contact your department's Information Technology Specialist to establish one.**

Figure 3: OHR Online System Login Page

After logging in, you may choose the *Deferred Compensation Change System* (see Figure 4 below) and the calendar year that you want your change to be effective. In addition to the Deferred Compensation Change System, you may find other OHR web systems. At the present time, the Emergency Contact Tracking System and Employment Verification System are also available for employees to update their contact information and print employment verification letter, respectively. More systems will become available to enable employees to conduct business online with OHR.

Figure 4: OHR Online System-Main Page

HOW TO CHANGE YOUR DEFERRED COMPENSATION CONTRIBUTION USING THE *ONLINE* SYSTEM

1. Click the *Proceed* button and a screen will appear showing the following:
    - your *actual* bi-weekly contribution for each pay period as of the date of your last contribution processed, if any;
    - your *processing* bi-weekly contribution for the pay period currently being processed (this may appear on a Wednesday through Saturday of a non-pay week);
    - your *proposed* bi-weekly contribution for each pay period assuming your current contribution election is *continued;*
    - your projected annual total contributions, and;
    - the annual ceiling amount applicable to the calendar year and your circumstances (i.e., the normal annual limit; the annual limit for "over age 50 catch-up"; and the annual limit for the "last three years" catch-up provision).

Note: If you choose a calendar year other than the current calendar year, the screen will show your contribution election as if it was *continued* throughout that calendar year.

2. Choose an effective date for your new contribution amount from the pull down menu. A cutoff date will appear for each effective date option, after which you will not be able to change your contribution for that date. The cutoff date is the third day after the end of the effective pay period. Normally it falls on the Tuesday of the non-pay week. For example, if the effective pay period is 11/2/2003 – 11/15/2003, the cutoff date will be 11/18/2003.
3. Enter your new bi-weekly contribution amount for each provider (Hartford or Fidelity) and submit your election.

A new screen will appear showing the following for each pay period and pay date:
    - *actual* bi-weekly contributions;

- *processing* bi-weekly contributions, if any;
- bi-weekly contributions which have not yet been made, but are *continued* under your current contribution election;
- your *proposed* bi-weekly contribution reflecting your new election**;** and
- bi-weekly periods for which no plan contributions are made because additional deductions would cause you to go *over* the contribution *ceiling* for the calendar year *(Please note that the payroll system cannot take a partial deduction. Should the full deduction for a pay period cause you to go over the ceiling for the calendar year, no deduction will be made for that pay period or future pay periods in that calendar year).*

If the data is correct, click on the *Confirm* button; if not, you can click on *Go Back* and make new entries.

After you confirm your new contribution amount, the system will provide you with a summary of your changes. The system will also email an acknowledgement to you. You may print a copy of your changes prior to logging out. This printout will also serve as a confirmation of your change.

HOW TO LOGOUT OF THE SYSTEM
For security reasons, it is important that you click on *Log Out* and close the window to leave the system. After Log Out is clicked, please choose "Yes" (see Figure 5 below) to close the window.

Figure 5: Log Out Confirmation Screen
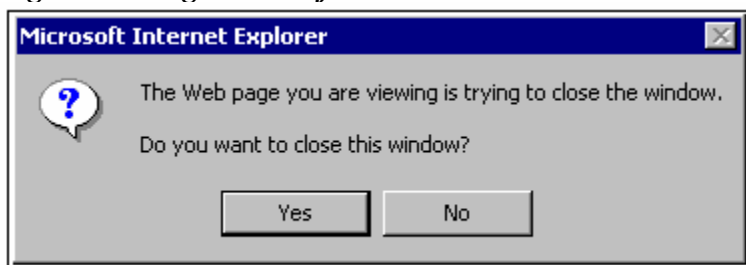
ONLINE SYSTEM FEATURES
One of the many enhancements that the new system offers is an opportunity for you to see the effect of your contribution changes and to identify potential problems before the contribution change is processed. Below are some scenarios you may encounter using the system, followed by how the system will address these scenarios:

You elect a new contribution amount which will cause you to go over the contribution ceiling for the calendar year --
The system will warn you that your new contribution amount will cause you to exceed the annual contribution limit, applicable to your situation, before the end of the calendar year. The system will also show you the pay periods for which no contributions will be deducted so that your annual contribution amount does not exceed the ceiling. Remember, the payroll system cannot take a partial deduction. Should the full deduction for a pay period cause you to go over the ceiling for the calendar year, no deduction will be made for that pay period or future pay periods in that calendar year.

You elect to contribute to a provider (Hartford or Fidelity) to which you have previously not contributed –
Before you can contribute to a new provider, you need to elect where you want your contributions to be invested with that provider. Without an investment election in place, the new provider cannot process your contribution. If you are electing to contribute to a new provider, the system will warn you that you will need to complete an *investment enrollment form* with that provider for your contribution to be processed (the completed form should be returned promptly to the OHR Benefits Team). This system will allow you to download the form and will request that you allow at least two pay periods for the form to be received and processed by the provider. The system will not process your contribution election to the new provider unless you choose an effective date that is at least two pay periods from the first available effective date.

You choose a bi-weekly amount that is in excess of your net pay –
The system will warn you that based on your last pay history, your new bi-weekly contribution amount will exceed your net income for that period. Although the system will continue to process your change and send you a confirmation email, no deduction will be taken from your pay for any bi-weekly period in which your net pay is insufficient to cover your contribution election.

WHAT IF?
I encounter problems accessing the ONLINE System?
To access the ONLINE System, you must have an account with the Online HR Services Center. You can apply for this account through the Sign-on Registration link on the Online HR Services Center Home Page (see Figure 1). If you have an existing account and still have problems accessing the system, please contact the County's IT Help Desk.

I encounter problems changing my deferred compensation contribution using the ONLINE System?
If you have problems changing your deferred compensation contributions in the system, please contact the OHR Benefits Team.

I want to change my password?
Since the system adopts your County network password, you will need to change the password through the County's system or the IT Help Desk.

I am re-directed to the OHR Online System Login Page (Figure 3 above)?
When a session timeout occurs, the system will re-direct you to the login page. After you have logged in again, the system will be restored for your use. If you have any questions, please contact the County's IT Help Desk.

I make a change in the system for a future effective date and later change my mind?
You will be able to make a new change and override your previous change as long as you do so prior to the cutoff date. If the cutoff date has passed, your previous change will go into effect until a subsequent change is effected.

I change my contribution using the paper form and the ONLINE system. Which will be processed?
If the changes made via the paper form and the *ONLINE* system have the same effective date, the *ONLINE* system change will be the only election processed.

I want to make multiple contribution changes for different effective dates during the same calendar year?

During a single session, you cannot make multiple changes in the system applicable to different effective dates during the same calendar year. Should you need to adjust your contributions over various pay periods during the year, you will need to allow each individual election to take effect prior to making the next election. Any contribution change pending in the system for an upcoming effective date will be overridden by a subsequent change made prior to that effective date.

I believe that the system does not have the correct annual contribution "ceiling" applicable to me?

There are three annual contribution ceilings applicable to participants:
- the normal maximum for the calendar year;
- the "over age 50 catch-up" maximum for the calendar year; and
- the "last three years" catch-up maximum for the calendar year.

If you believe the annual contribution ceiling shown in the system is incorrect for you, please call the Benefits Team.

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